

Information to identify the case:

Debtor 1 Lamont Harris
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8260**

EIN --_--_--_--_--_--

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-32214-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lamont Harris

September 26, 2019

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Lamont Harris
 Debtor

Case No. 19-32214-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: manleyc
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Sep 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2019.

db	+Lamont Harris, 612 Chimborazo Boulevard, Richmond, VA 23223-7531
14829276	+BETTER HOUSING COALITION, 23 WEST BROAD STREET, RICHMOND, VA 23220-4295
14829268	+DUNLOP FARMS LLC, 101 OLD OAK LANE, COLONIAL HEIGHTS, VA 23834-1773
14829273	+HENRICO FEDERAL CREDIT UNION, 9401 WEST BROAD STREET, RICHMOND, VA 23294-5331
14829272	+LAUREN WILLIAMS / HOMETOWN REALTY, 9245 SHADY GROVE ROAD, MECHANICSVILLE, VA 23116-2890
14829267	+NAVY FEDERAL CREDIT UNION, 1080 TEMPLE AVE, COLONIAL HEIGHTS, VA 23834-2981
14829271	+ORTHOVIRGINIA, 7858 SHRADER ROAD, RICHMOND, VA 23294-4222
14829274	+PARTNERS FINANCIAL FEDERAL CREDIT UNION, 400 NORTH 8TH STREET #117, RICHMOND, VA 23219-4811
14829265	+POSTAL FEDERAL CREDIT UNION, 1601 OWNBY LANE, RICHMOND, VA 23220-1318
14829270	+UDR INC, 4510 COX ROAD SUITE 105, GLEN ALLEN, VA 23060-6759
14829275	+VIRGINIA IVF & ANDROLOGY CENTER, 9030 STONY POINT PARKWAY #390, RICHMOND, VA 23235-1941
14829269	WESTVIEW FINANCIAL SERVICES LLC, 2891, 1068 TEMPLE AVENUE, COLONIAL HEIGHTS, VA 23834

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

	+EDI: QBHMATSON.COM Sep 27 2019 07:38:00	Bruce H. Matson, 7204 Glen Forest Drive, Suite 102, Richmond, VA 23226-3783
14829264	+EDI: CAPITALONE.COM Sep 27 2019 07:38:00	CAPITAL ONE BANK, 1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
14829266	+EDI: AGFINANCE.COM Sep 27 2019 07:38:00	ONE MAIN FINANCIAL, 798 SOUTHPARK BOULEVARD, COLONIAL HEIGHTS, VA 23834-3615

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2019 at the address(es) listed below:

Bruce H. Matson rtkchallenge@gmail.com, bmatson@ecf.axosfs.com; bhmtrustee@leclairryan.com
 John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 2